

Fill in this information to identify the case:

Debtor 1 Jessica McColl Neilson

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Washington

Case number 18-14235 CMA _____

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PNC Bank, N.A.

Court claim no. (if known): 6

Last 4 digits of any number you use to identify the debtor's account: 0 9 0 0

Date of payment change:
Must be at least 21 days after date of this notice 11/01/2020

New total payment: \$ 1,823.21
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 513.80

New escrow payment: \$ 550.83

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

Jessica McColl Neilson

First Name

Middle Name

Last Name

Case number (if known) 18-14235

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.



I am the creditor.



I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ Jodi Porter

Signature

Date 09/17/2020

Print:

Jodi Porter

First Name

Middle Name

Last Name

Title Bankruptcy Specialist

Company

PNC Bank, N.A.

Address

3232 Newmark Drive

Number

Street

Miamisburg

City

OH

State

45342

ZIP Code

Contact phone

866-754-0659

Email bankruptcy@pnc.com



JESSICA NEILSON
33011 36TH AVE SW
FEDERAL WAY WA 98023-2615

LOAN NUMBER: [REDACTED]
PREPARED: September 10, 2020

CUSTOMER SERVICE 1-800-822-5626

pnc.com/homehq

Your Escrow Summary

Real Estate Settlement Procedures Act (RESPA) guidelines require us to provide you with an Annual Escrow Analysis Statement which includes all of your escrow disbursements from the previous year, as well as your estimated escrow disbursements for the upcoming year. All of the information that is provided on your enclosed annual escrow analysis statement is regulated by RESPA and cannot be changed. In an effort to simplify the escrow account information and monthly payment information that is calculated on the original document, we have also included this summary which will provide you with a quick snapshot of your actual escrow analysis statement. Please note that increases or decreases in your property taxes and/or insurance premiums will result in a change in your monthly payment amount, and may result in an escrow shortage or surplus.

	<u>New Monthly Payment</u>	<u>Current Monthly Payment</u>
Payment Effective Date	November, 2020	November, 2019
Payment Amount	\$1,823.21	\$1,786.18
<u>Monthly Payment Breakdown</u>	<u>New Monthly Payment</u>	<u>Current Monthly Payment</u>
Principal & Interest	\$1,272.38	\$1,272.38
Escrow Items	\$534.27	\$513.80
Escrow Surplus/Shortage Amount	\$16.56	\$0.00
Total Monthly Payment	\$1,823.21	\$1,786.18
<u>Monthly Escrow Collection Amount</u>	<u>New Monthly Collection Amount</u>	<u>Current Monthly Collection Amount</u>
Monthly Tax Amount	\$325.18	\$300.57
Monthly Insurance Amount	\$69.59	\$73.73
Monthly MIP/PMI Amount	\$139.50	\$139.50
Monthly Surplus/Shortage Amount	\$16.56	\$0.00
Total Monthly Escrow Amount	\$550.83	\$513.80
<u>Annual Escrow Collection Amount</u>	<u>New Annual Collection Amount</u>	<u>Current Annual Collection Amount</u>
Annual Tax Amount	\$3,902.20	\$3,606.88
Annual Insurance Amount	\$835.11	\$884.79
Annual MIP/PMI Amount	\$1,674.00	\$1,674.00
Total Annual Escrow Collection Amount	\$6,411.31	\$6,165.67

Please see reverse for more information and Frequently Asked Questions about escrow analysis.

Frequently Asked Questions

Why did my payment change?

An increase or decrease in your payment may be a result of an increase or decrease in your property taxes and / or insurance premiums and may result in an escrow shortage or surplus. An increase or decrease in your taxes may be due to a property reassessment, a change in the tax rate, a change in an exemption or a special assessment. An increase or decrease in your hazard insurance premium may be caused by a change in / or amount of your insurance coverage, or an increase in your insurance rate.

Can my mortgage company provide me with information concerning why there were changes in my tax payments, special assessments, or insurance premiums?

We apologize but your mortgage company does not have information as to why your taxes insurance or special assessments have changed. Please contact your local tax office or your insurance agent for further assistance.

What should I do if I receive a tax bill?

If you have an escrow account for taxes and the bill is for the current taxes due, we will obtain the tax bills from the tax collector. If you have an escrow account for taxes and the tax bill is for delinquent taxes due, please call us at 1-800-822-5626. If it is necessary to send a copy of your tax bill to us, please include your loan number and forward it to:

PNC Bank
Attn: Tax Department-B6-YM13-01-7
P.O. Box 1804
Dayton, OH 45401-1804

- PA, CA, VA, MD, NJ, ID, IA, ME, and CT Customers: Supplemental or special / additional assessment tax is not escrowed. You will be responsible for paying these bills.

What should I do if I receive an insurance renewal notice and a bill requesting payment?

If you have an escrow account for insurance, please forward a copy of your bill with your loan number to:

PNC Bank, National Association
ISOA ATIMA
P.O. Box 7433
Springfield, OH 45501
888-229-5429

If there is a shortage in my escrow account, what should I do?

You may pay the shortage in your escrow account using the coupon attached to the escrow analysis. Upon receipt of the payment of the shortage, we will adjust your payment to reflect the lower payment amount. If you choose not to pay the shortage, the shortage will be spread over the next 12 months, interest free. In either case, your payment will be adjusted to reflect the new amount. If you currently use a coupon book for remitting your payment, a new book will be sent to you within 20 days of the original escrow analysis.

My payment is deducted from my checking account each month, if my payment changed do I need to do anything to adjust the payment amount currently being deducted?

If your payment is deducted from your checking account each month, the new payment amount will automatically be deducted from your account.

For future reference, please note the following methods available for you to contact us:

Website / Online Loan Information Account Access 24 hours a day – 7 days a week pnc.com/homehq	Voice Connect / Customer Service Convenient • Toll-Free • Easy-To-Use 1-800-822-5626
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Mailing Addresses:

Customer Service Inquiries PNC Bank Attn: Customer Service Research B6-YM07-01-7 P.O. Box 1820 Dayton, OH 45401-1820	Overnight / Express Mail Payments PNC Bank Attn: Payment Processing 20500 Belshaw Ave. Carson, CA 90746-3506
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PNC Bank, a division of PNC Bank, National Association

ESCROW ACCOUNT DISCLOSURE STATEMENT

LOAN NUMBER: [REDACTED]

DATE: September 10, 2020

Your projected escrow balance as of 10/31/20 is \$521.07. Your required beginning escrow balance, according to this analysis, should be \$789.61. This means you have a shortage of \$198.73. We have divided the shortage interest-free, over 12 months. If you choose to pay the shortage in full, then your new monthly mortgage payment will be reduced to \$1,806.65.

Once during this analysis period, your required escrow balance should be reduced to a target balance of \$789.54, as it does in October. Under Federal law, your target balance should not exceed an amount equal to two months of escrow payments for taxes and insurance, unless your mortgage document or state law specifies a lower amount.

Projected Activity from the Previous Analysis

This is a projection of the activity for your escrow account from the Previous Analysis. This projection was based on the disbursements anticipated to be made from your escrow account. Compare this projection to the actual escrow activity in the Account History (summarized below).

The escrow payment in this projection may not equal the escrow payment in the Account History if an adjustment was made to collect a shortage or refund a surplus.

Adjustments to the payment and differences between the anticipated and actual disbursements may prevent the actual balance from reaching the projected low escrow balance.

Date	Description	Payments	Disbursements	Balance
	BEGINNING BALANCE			748.67
11/19	PMI	513.80	139.50	1,122.97
12/19	PMI	513.80	139.50	1,497.27
01/20	PMI	513.80	139.50	1,871.57
02/20	PMI	513.80	139.50	2,245.87
03/20	PMI	513.80	139.50	2,620.17
04/20	PMI	513.80	139.50	2,994.47
04/20	COUNTY TAX		1,803.44	1,191.03
05/20	PMI	513.80	139.50	1,565.33
06/20	PMI	513.80	139.50	1,939.63
07/20	PMI	513.80	139.50	2,313.93
08/20	PMI	513.80	139.50	2,688.23
09/20	PMI	513.80	139.50	3,062.53
10/20	PMI	513.80	139.50	3,436.83
10/20	COUNTY TAX		1,803.44	1,633.39
10/20	HAZARD INS		884.79	748.60 **
TOTAL		6,165.60	6,165.67	

Account History

This is a statement of actual escrow account activity from September 2019 through October 2020. Compare it to the Projected Activity from the Previous Analysis which appears above the Account History.

Your total mortgage payment during the past year was \$1,786.18 of which \$1,272.38 was your Principal and Interest payment and \$513.80 was your escrow payment.

Date	Description	Payments	Disbursements	Balance
	BEGINNING BALANCE			-793.49
09/19	PMI		139.50	994.06
09/19	HAZARD INS		884.79	109.27
10/19	PMI	1,040.18	139.50	1,009.95
10/19	COUNTY TAX		1,803.44	-793.49
11/19	PMI		139.50 *	-932.99
12/19		520.09	*	-412.90
12/19	PMI		139.50 *	-552.40
01/20		520.09	*	-32.31
01/20	PMI		139.50 *	-171.81
02/20		1,033.89	*	862.08
02/20	PMI		139.50 *	722.58
03/20		1,027.60	*	1,750.18
03/20	PMI		139.50 *	1,610.68
04/20	COUNTY TAX		1,951.10 *	-340.42
04/20	PMI		139.50 *	-479.92
05/20		513.80	*	33.88
05/20	PMI		139.50 *	-105.62
06/20		513.80	*	408.18
06/20	PMI		139.50 *	268.68
07/20		513.80	*	782.48
07/20	PMI		139.50 *	642.98
08/20		513.80	*	1,156.78
08/20	PMI		139.50 *	1,017.28
09/20	PMI	2,055.20 e	139.50 e	2,932.98
10/20	PMI	513.80 e	139.50 e	3,307.28
10/20	COUNTY TAX		1,951.10 *e	1,356.18
10/20	HAZARD INS		835.11 *e	521.07
TOTAL		8,766.05	9,378.54	

* Indicates a difference from projected activity either in the amount or the date.



Do not cash if you do not clearly see the words "ORIGINAL DOCUMENT".

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE

X

Loan Number: [REDACTED]
Statement Date: 09/10/20

[REDACTED]

Account Projections

(Continued)

<u>MONTH</u>	<u>PAYMENTS TO ESCROW</u>	<u>DESCRIPTION</u>	<u>PAYMENTS FROM ESCROW</u>	<u>CUR BAL PROJECTION</u>	<u>REQ BAL PROJECTION</u>
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* The projected escrow balance at the low point.

** The lowest balance the escrow account should attain during the projected period.

** Required minimum escrow balance.

"e" Indicates estimates for future payments or disbursements.

If you have any questions about this analysis statement, please visit us at pnc.com/homehq to send us an email, write to us at PNC Bank; Attention: Customer Service Research; B6-YM07-01-7, PO Box 1820; Dayton, OH 45401 or call our Customer Service Department toll free number 1-800-822-5626.

Disclosure required by the Federal Homeowners Protection Act of 1998

Notice Concerning Private Mortgage Insurance

If your loan closed prior to July 29, 1999:

Your mortgage loan has Private Mortgage Insurance (PMI). PMI protects lenders and others against financial loss when borrowers default. Charges for the insurance are added to your loan payments. Under some circumstances you may be able to cancel PMI, either with the consent of the lender or in accordance with state law. For information about PMI cancellation, contact us toll free by phone or by a written request.

Private Mortgage Insurance Disclosure

If your loan closed on or after July 29, 1999 and is an owner occupied single family dwelling:

Private Mortgage Insurance: Your mortgage loan requires Private Mortgage Insurance (PMI). PMI protects lenders and others against financial loss when borrowers default. Charges for the insurance are added to your loan payments. Under certain circumstances, federal law gives you the right to cancel PMI or requires that PMI automatically terminate. Cancellation or termination of PMI does not affect any obligation you have to maintain other types of insurance.

Borrower Requested Cancellation of PMI: You have the right to request that PMI be canceled on or after either of these dates: (1) the date the principal balance of your loan is first scheduled to reach 80% of the original value of the property or (2) the date the principal balance actually reached 80% of the original value of the property. PMI will only be canceled on these dates if (1) you submit a written request for cancellation; (2) you have a good payment history (see below for explanation); and (3) we receive at your expense and through an appraiser chosen by PNC Bank, evidence that the value of the property has not declined below its original value, and certification that there are no subordinate liens on the property. A "good payment history" means no payments 60 or more days past due within two years and no payments 30 or more days past due within one year of the cancellation date. "Original value" means the lesser of the contract sales price of the property or the appraised value of the property at the time the loan was closed. In order to determine if you are eligible for borrower requested cancellation of PMI, or to order an appraisal for PMI deletion, contact us toll free by phone or by a written request.

Automatic Termination of PMI: If you are current on your loan payments, PMI will automatically terminate on the date the principal balance of your loan is first scheduled to reach 78% of the original value of the property. Please note: This date is scheduled based off your original amortization schedule (if a fixed rate mortgage) or your current amortization schedule (if an adjustable rate mortgage) and **the date does not change due to principal balance reductions**. If you are not current on your loan payments as of that date, PMI will automatically terminate when you thereafter become current on your payments. In any event, PMI will not be required on your mortgage loan beyond the date that is the midpoint of the amortization period for the loan if you are current on your payments on that date.

If your loan closed on or after July 29, 1999, and the property securing your mortgage loan was a vacation or second home, investment property, 2-4 family or other multifamily dwelling:

The conditions for canceling Private Mortgage Insurance (PMI) for loans secured by vacation or second homes, investment properties, 2-4 family dwellings, or other multifamily dwellings are not covered under the Homeowners Protection Act and may be changed at any time (unless otherwise required by state law). To determine if you are eligible to cancel PMI on your loan or to obtain further information about PMI cancellation, please contact us by internet, toll free by phone, or by a written request.

If your home is located in California:

Additional accountings may be requested by the mortgagor, trustor, or vendee pursuant to Civil Code 2954. In addition, if you have Private Mortgage Insurance (PMI) on your loan, and if certain conditions are satisfied, you may be able to cancel the PMI coverage. Please contact us for additional information concerning your cancellation rights, if any. This notice satisfies the requirements of California Civil Code Section 2954.6. (Effective July 1, 2002, borrowers may be able to cancel the PMI based upon various factors, including appreciation of value of the property derived from a current appraisal performed by an appraiser selected by the lender or servicer and paid for by the borrower). For information about PMI cancellation, please contact us by internet, toll free by phone, or by a written request.

Disclosure Required by Minnesota Statutes Section 47.207

If you currently pay private mortgage insurance premiums, you may have the right under federal law or Minnesota law to cancel the insurance and stop paying premiums. This would **reduce your total monthly payment**.

You may have the right to cancel private mortgage insurance if the principal balance of your loan is 80% or less of the current market value of your home. Under Minnesota law, the value of your property can be determined by a professional appraisal. You need to pay for this appraisal, but in most cases you will be able to recover this cost in less than a year if your mortgage insurance is canceled.

If you wish to learn whether you are eligible to cancel this insurance, please use our secure website, contact us toll free by phone or write to us.

How to contact us:



Call Customer Service at 1-800-822-5626, Monday-Thursday, 8:00 a.m. - 9:00 p.m. and Friday 8:00 a.m. - 5:00 p.m. ET.



Visit pnc.com/homehq and click Customer Service & Support to access account information, make payments and more - 24/7.



PNC Bank
P.O. Box 8736
ATTN: PMI Department - B6-YM13-01-5
Dayton, Ohio 45401-8736

UNITED STATES BANKRUPTCY COURT
Western District of Washington (Seattle)

IN RE: Jessica McColl Neilson	Case No. 18-14235 Judge Christopher M Alston Chapter 13
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CERTIFICATE OF SERVICE OF
Notice of Mortgage Payment Change

I, the undersigned, hereby certify that, on 09/17/2020 , a true and correct copy of the Notice of Mortgage Payment Change was electronically served upon the following using the Court's CM/ECF system:

Debtor's Attorney: Christina L Henry
Trustee: Jason Wilson-Aguilar
Office of the United States Trustee

Further, I certify that, on 09/17/2020 , a true and correct copy of the Notice of Mortgage Payment Change was forwarded via U.S. Mail, first class postage prepaid and properly addressed, to the following at the address shown below:

Jessica McColl Neilson 33011 36th Ave SW
Federal Way, WA 98023

By: /s/ Jodi Porter
Jodi Porter
PNC Bank, N.A.
3232 Newmark Drive
Miamisburg, OH 45342
866-754-0659